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6	Student loan 💃	Personal loan
Purpose	Covers study costs only, such as tuition, residence, and textbooks.	Covers any type of cost, such as travel, home renovation, debt consolidation, and education. A much more flexible option.
Credit terms	Lower interest rates - More flexible repayment terms – may only need to start repayment after studies.	Higher Interest rates - Stricter repayment terms – could mean repaying while studying.
Eligibility and requirements	Less stringent credit requirements – usually no credit history needed.	Requires a good credit score and proof of income – a better credit score means better credit terms.

Differences Between Nfs And Other Study Loans

A Loxley

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Hunter, Hudson Research International, 1989

Encyclopedia of Higher Education, 1977

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